

In re:
Karla M Castro
Debtor

Case No. 20-10650-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 24, 2025

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID	Recipient Name and Address
db	+ Karla M Castro, 7729 Roosevelt Blvd, Philadelphia, PA 19152-3926
14461216	+ City of Philadelphia Office of, Property Assessments, 601 Walnut St, #300w, Philadelphia, PA 19106-3352
14461222	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14461223	Holy Familyc, Grant & Frankford, Torresdale, PA 19114
14461225	Lerida Morales, 7729 Roosevelt Blvd, Philadelphia, PA 19152-3926
14477415	+ PENNSYLVANIA HOUSING FINANCE AGENCY, C/O Rebecca A. Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14528964	+ SN Servicing as servicer for, U.S. Bank Trust National Association, as Trustee of the FW Series I Trust (SNS, 323 5th Street, Eureka, CA 95501-0305
14461230	Temple University, Credit and Collections, 216 Carnell Hall (040-00), 1803 N. Broad Street, Philadelphia, PA 19122-6095

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14461207	+ Email/Text: bncnotifications@phea.org	Feb 25 2025 01:15:00	AES/Bank Of New YorkU, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14461208	+ Email/Text: bncnotifications@phea.org	Feb 25 2025 01:15:00	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14461209	+ Email/Text: bncnotifications@phea.org	Feb 25 2025 01:15:00	American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14461210	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 25 2025 01:15:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14510117	Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14461211	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2025 03:39:30	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14481113	+ Email/PDF: ebn_ais@aisinfo.com	Feb 25 2025 03:17:27	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14461212	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 25 2025 03:17:17	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14461213	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2025 03:17:24	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

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14492989	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2025 03:16:55	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14461214	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2025 03:39:08	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14461215	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2025 04:01:54	Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275
14525872	+ Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	City of Philadelphia and/or Water Revenue Bureau, Municipal Service Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, Pa 19102-1617
14461217	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2025 01:15:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14461218	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2025 01:15:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14461219	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2025 03:28:16	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14492900	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2025 01:15:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14522459	Email/Text: ECMCBKNotices@ecmc.org	Feb 25 2025 01:15:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14461220	Email/Text: bankruptcycourts@equifax.com	Feb 25 2025 01:15:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
14461221	^ MEBN	Feb 25 2025 00:46:48	Experian, PO Box 4500, Allen, TX 75013-1311
14461224	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 25 2025 01:15:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14492979	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2025 01:15:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14481081	+ Email/Text: RASEBN@raslg.com	Feb 25 2025 01:15:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14461226	Email/Text: blegal@phfa.org	Feb 25 2025 01:15:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14478439	+ Email/Text: bncnotifications@phea.org	Feb 25 2025 01:15:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14491318	+ Email/Text: blegal@phfa.org	Feb 25 2025 01:15:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14461227	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 25 2025 01:15:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
14492548	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 03:17:17	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14794266	Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 03:39:24	Synchrony Bank by AIS InfoSource, LP as agent, Dept 888 PO Box 4457, Houston, TX 77210-4457
14461228	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 25 2025 03:28:34	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14461229	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 25 2025 03:28:20	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14525745	+ Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	The City of Philadelphia, c/o Joshua Domer, Esq., City of Philadelphia Law Department, Municipal

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Services Building, 1401 JFK Boulevard, 5th Floor,
Philadelphia, PA 19102-1617

14461231 ^ MEBN

Feb 25 2025 00:46:49

TransUnion, PO Box 2000, Chester, PA
19016-2000

14461232 + Email/Text: dbogucki@trumark.org

Feb 25 2025 01:15:00

Trumark Financial Credit Union, Attn:
Bankruptcy, 335 Commerce Dr, Fort Washington,
PA 19034-2701

14461233 + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com

Feb 25 2025 03:28:17

Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home
Campus Mac X2303-01a, Des Moines, IA
50328-0001

14490947 Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Feb 25 2025 05:42:09

Wells Fargo Bank, N.A., Wells Fargo Card
Services, PO Box 10438, MAC F8235-02F, Des
Moines, IA 50306-0438

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14522460	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14522461	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov
ROBERT NEIL BRAVERMAN	on behalf of Debtor Karla M Castro rbraverman@mcdowelllegal.com kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@

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mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

THOMAS EGNER

on behalf of Debtor Karla M Castro tegner@mcdowelllegal.com
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.com;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Karla M Castro)	Case No. 20-10650-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 24, 2025

For The Court

Timothy B. McGrath
Clerk of Court